



BENGALURU SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

1 AND 2 DECEMBER, 2023



The second day commenced with the introduction of the day's guests. This was followed by the recapitulation of the previous day's proceedings. Press coverage and video recordings of the events from the initial day were shared to familiarize the participants of the second day with the occurrences of the first day. The program schedule for the second day, encompassing conventions and three workshops, was disseminated to provide an outline of the day's activities. The event concluded with the closing ceremony, which included a brief recap through a video summarizing the two-day event and declarations on the themes of the event. As part of the Development Film Festival, out of 11 films, the best one was screened and awarded.



KNOWLEDGE BRIEF

DHAN Foundation's Approach to Poverty Eradication

Understanding the complex and dynamic nature of poverty, DHAN acknowledges the multifaceted challenges faced by the impoverished. These challenges encompass restricted access to assets, fluctuations in seasonal income, inadequate nutrition impacting health, and exposure to various life and livelihood risks. This deprivation leads to a lack of crucial resources, confusion about entitlements, and exclusion from financial services, perpetuating their marginalization and disenfranchisement.

With a primary goal of poverty reduction, DHAN employs an enabling and institution-building approach. Emphasizing self-help, mutuality, community ownership, and resource control, interventions like microfinance and water initiatives are seen as means, not ends. The ultimate aim is to establish Peoples' Organizations, empowering communities to sustain efforts and results across generations. Women's economic empowerment, facilitated through participation in these institutions, accelerates familial prosperity. These platforms serve as gateways to vital resources through localized community governance. The foundation also promotes a new social order at an individual level, fostering familial transformation and ultimately embedding virtues within society.

DHAN's approach focuses on the institutionalized practices of the New Social

Order (NSO) within the Kalanjiam Self-Help Group (SHG) members and their families. NSO places priority on self-reliance, mutuality, virtue, continuous learning, healthy food, self-discipline, and ongoing development as essential elements in poverty alleviation and social transformation. Emphasizing integrated services and resource-sharing, it aims to uplift impoverished families and promote virtuous behavior. The significance of mindfulness, reasoning, and continuous learning is crucial in establishing and sustaining this new social order for its long-term viability.

The institutionalized practices of the New Social Order are entrenched in fundamental principles. These principles include robust social capital, purpose clarity, encouragement of self-growth, moral values, and the preservation of cultural heritage. They collectively guide institutionalized practices toward the overarching objective of eradicating poverty, paving the way for transformative changes within families and society as a whole.

Empowering Financial Literacy for Societal Wellbeing

Financial literacy plays a pivotal role in shaping a new societal paradigm and fostering financial wellness within targeted communities. The Government of India and the Reserve Bank of India significantly contribute to ensuring accessible and affordable financial products and services, covering elements within the SCRIPT spectrum: Savings, Credit, Remittance, Investment, Pension, and Transactions. It calls for the criticality of inclusive, community-driven approaches in achieving financial inclusion and overall well-being to build New Social Order.

The importance of financial literacy is underscored by slogans advocating "savings first, credit next, insurance must, and pension best." This emphasis extends to raising awareness through camps and educating bankers and NGOs on SHG bank credit linkage in rural and semi-urban areas. This transition towards financial well-being is fostered through a new social order, encouraging the adoption of sound financial management practices encompassing the entire SCRIPT spectrum (Savings, Credit, Remittances, Insurance, Pension, and Digital Transactions).

The Center for Financial Literacy (CFL) project, grounded in community participation and the principles of knowledge-attitude-behavior, aims to establish over 188 Centers for Financial Literacy across multiple blocks in various states. These centers host numerous financial literacy events and facilitate access to banking products and services. DHAN Foundation's operation of CFLs stands as a noteworthy initiative in this sphere.

Financial literacy significantly contributes to ensuring financial well-being by imparting financial knowledge, promoting savings habits, encouraging enrollments in social security schemes, and enhancing awareness about secure digital banking practices. Strategies involving the empowerment of local volunteers (Mithras), sensitization of banks for active participation in financial integration processes, and bolstering the capacity and qualifications of CFL teams pave the way for further advancement in this domain.

Addressing Healthcare Challenges in Rural India through Community-Owned Healthcare Systems

Rural areas in India face significant healthcare challenges due to insufficient public spending and a scarcity of healthcare personnel, especially in remote regions. This scarcity forces residents to travel long distances, ranging from 50-100 km, to access healthcare services. Consequently, rural communities experience high rates of maternal and infant mortality, malnutrition, low life expectancy, and inadequate vaccination coverage.

Community-owned healthcare systems play a vital role in addressing rural healthcare challenges by improving healthcare accessibility, tailoring services to local needs, empowering communities, promoting sustainability, and adopting a holistic approach to healthcare. This comprehensive approach involves prevention, promotion, curative measures, and eradication strategies.

The establishment of sustainable community institutions necessitates empowering local leaders. Initiatives such as Community Health Expansion focus on enhancing local governance and advocating for community-owned healthcare facilities. Community-owned healthcare systems emphasize ensuring access to safe drinking water, a clean environment, and hygienic living conditions. This approach also leverages resources for nutrition promotion to implement impactful initiatives and widespread nutrition outreach within rural communities.

These systems enhance healthcare accessibility in remote areas by empowering local governance, establishing grassroots councils for community involvement in healthcare decisions, and strengthening partnerships with mainstream institutions such as Anganwadi centers, primary health centers, private hospitals, and schools. The initiative highlights the establishment of community-based funds for health-related activities. It encourages contributions from federation members and explores additional funding avenues to support healthcare access, nutrition improvement, sanitation, water practices, and medical care for underserved communities across India.

Collectively, these strategies aim to empower community leaders, expand healthcare access, ensure a clean environment, promote better nutrition practices, and provide medical care and diagnosis for the overall well-being of rural populations in India.

Impact of Self-Help Group (SHG) Bank Linkage on Women's Economic Empowerment

The Self-Help Group (SHG) Bank Linkage Programme aims to provide sustainable financial services to impoverished women by connecting SHGs with formal banking institutions. This linkage fosters financial inclusion and provides access to credit, promoting economic empowerment among vulnerable groups. The initiative has shown substantial success in Karnataka, particularly through the efforts of various entities such as the government, NGOs and partnering banks.

The Government of India, along with NGOs and financial institutions, has intensified efforts

to promote SHGs and facilitate credit access, leading to substantial growth in the programme. Tumkur, Ramanagara, Mysore, and Gulbarga districts demonstrate significant loan outstanding with respective groups linked to banks, showcasing robust financial activity.

Over 15,000 families have self-declared their graduation out of poverty due to SHG bank linkages. Tens of thousands of families have progressed from survival to self-employed levels, showcasing economic mobility. Women's empowerment has increased courage and self-esteem, enabling them to form networks and contribute to reducing poverty and unemployment in rural areas.

SHG initiatives prioritize equal opportunities and tailored services for vulnerable groups. affordability and disciplined repayment schedules foster financial discipline and credibility among women. SHGs engage in budgeting exercises and diverse credit utilization for multiple family needs. SHGs display self-reliance, sustainability, and institution building through mutual support and long-term planning.

SHG bank linkage positively affects various sectors such as finance, livelihoods, education, and healthcare, significantly impacting rural economies. It has contributed to poverty alleviation, enabled women's leadership roles, and liberated individuals from usurious lending practices.

SHG bank linkage in Karnataka has been a catalyst for economic empowerment, poverty reduction, and fostering a more equitable and sustainable social order by empowering women,

promoting financial discipline, and significantly impacting rural economies. SHG bank linkage programs play a pivotal role in fostering financial inclusion, empowering marginalized communities, and promoting sustainable socio-economic development at the grassroots level. This is achieved by leveraging the strengths of both formal financial institutions and community-based organizations.

PROCEEDINGS

Convention on Institutionalized Practices of the New Social Order

The Convention on Institutionalized Practices of the New Social Order, held on 2nd December, brought together over 200 Kalanjiam members, providing a platform for diverse members to share their journeys of development and moving out of poverty.

Mr. Veerendra C, Senior Project Executive at DHAN Foundation, highlighted DHAN's significant presence and impact in Karnataka. Operating across 18 districts, 73 Taluks, and 5358 villages, DHAN has reached approximately 4.47 lakh families and facilitated the establishment of 35 People Federations across the state.

Participants shared their experiences upon joining the Kalanjiam Self-Help Groups (SHGs) and Farmers Groups, expressing how access to various services facilitated a reduction in poverty levels. SHGs played a pivotal role in supporting members' children to pursue higher education, ensuring a regular income through livelihood opportunities, and providing access to diverse health services.

During the convention, Mr. Arvinth Risbud, Executive Director of MYRADA, urged Moved Out of Poverty (MOP) members to champion the cause of alleviating poverty among others. He emphasized the need for health services for women and encouraged SHGs to ensure their provision.

Smt. AhilaDevi, CEO of People Mutual, provided specific action points for participants. She urged the setting of graduation targets from S1 to S2 to S3 to MOP, emphasizing the necessity for 100% enrollment of SHG members in various Social Security Schemes.

Mr.N Venkatesan, Program Leader at DHAN Foundation, directed participants toward actions ensuring the future generation remains



free from poverty and preventing SHG members from relapsing into poverty.

Subsequently, participants formed sub-groups to deliberate on key questions. Their declarations included the development of a comprehensive roadmap for empowering members to graduate from poverty, establishing monitoring mechanisms, ensuring complete social security coverage, promoting income-generating activities and social enterprises, and facilitating the formation of supportive networks within Kalanjiam to aid members in overcoming challenges.

Workshop on "Enhancing Financial Literacy for Advancing a New Social Order"



As part of the Bengaluru Symposium, a workshop titled "Enhancing Financial Literacy for the Advancement of a New Social Order in Target Communities for their Financial Wellbeing" was conducted on December 2nd, focusing on understanding attitudinal issues, knowledge gaps, and strategies to eliminate barriers to financial services from formal financial institutions. About 70 members participated in the event.

The inauguration of the workshop commenced with dignitaries symbolizing growth and prosperity by watering a sapling.

Welcome addresses and introductory speeches set the tone for the day's discussions. Mr. Nagaraj, Senior Project Executive provided an overview of Dhan Foundation's work, outlining the inception and benefits of financial literacy centers. He emphasized collaboration with the Financial Literacy Advisory Committee and outlined the goals and future plans for these centers.

Mr. Mahabaleshwar Bhat, AGM FL Wing LHO SBI, Bengaluru, highlighted the tangible benefits of financial literacy centers for the common people. He praised Dhan Foundation's implementation style and detailed various government schemes available to benefit the community. Mr. Shashikumar, Senior Manager, Circle Office, Canara Bank, Bengaluru, elaborated on the banking facilities provided through financial literacy centers. He shared insights on subsidy schemes and scholarships available to the community.

Mr. Sivanandan, Program Leader at Dhan Foundation, Madurai, elaborated on the operational strategies of financial literacy centers under the foundation. He commended the work in Karnataka and mentioned upcoming phases in Maharashtra. Mrs. Ahila Devi, CEO, People Mutuals delved into the details of insurance and its significance in financial inclusion for the participants. CFL Coordinators from different centers shared case studies and discussed the impact of their programs in the community. Key declarations during the workshop highlighted a comprehensive approach aimed at achieving financial wellbeing in rural communities. These declarations underscored the importance of contextual learning, community participation, and the pivotal role of stakeholders in the financial inclusion process.

Workshop on SUHAM Federation : A New Social Order for community owned Health Care System



A workshop focusing on reshaping the healthcare paradigm through community-owned healthcare systems was conducted, drawing the participation of 50 individuals from various districts within the operational areas of DHAN Foundation. Dr. Ananth Ram from the Ramayya Research Institute delivered insights into their community outreach program, emphasizing its pivotal role in addressing health issues like Anaemia, Non-Communicable Diseases (NCDs), and Cancer within rural communities.

Dr. Ananth Ram highlighted a significant challenge concerning the reluctance of a substantial portion of rural women to undergo cancer screenings due to fear. Stressing the need for targeted counseling programs, he acknowledged the vast outreach capacity of the DHAN Foundation. Dr. Ram expressed a keen intent to collaborate with DHAN Foundation to enhance the health status of rural communities.

Subsequently, Mr. Kumar, a Program Officer from Shankar Eye Hospital, shared the institution's endeavors in providing essential services to the economically disadvantaged.

Notably, Shankar Eye Hospital offered free cataract surgeries for Below Poverty Line (BPL) families in Karnataka state. He lauded DHAN Foundation's supportive role, facilitating the identification and assistance of genuinely needy individuals, and expressed a strong interest in further collaborations to extend eye treatment to those in need.

Participants underscored the importance of promoting Suham councils at the village and panchayat levels, as well as Suham federations at the block level. This was deemed crucial to ensuring comprehensive healthcare services for all; in collaboration with mainstream initiatives. A resolution was made to conduct screenings for non-communicable diseases such as diabetes, hypertension, and cancer in all member households periodically, at least once a year. This initiative aims to facilitate early analysis and nurture health-seeking behavior within communities. Concerns were raised regarding the disparity in health indicators, particularly in Northern Karnataka. The workshop attendees proposed a special focus on this region, advocating for collaborative efforts with mainstream institutions to address healthcare, nutrition, Water, Sanitation, and Hygiene (WASH) needs.

These declarations highlighted the collective commitment to strengthening community-owned healthcare systems, emphasizing inclusivity, regular health evaluations, targeted interventions, and addressing regional health disparities. The workshop concluded with a shared vision among participants to collaborate effectively, leveraging the strengths of various stakeholders for the betterment of rural healthcare systems under the aegis of DHAN Foundation.

Seminar on SHG Bank Linkage for Empowerment and Financial Inclusion



The seminar commenced with Mr. Raghavendra K T, Senior Project Executive at DHAN Foundation, delivering the introductory remarks. He underscored the significance of Self-Help Groups (SHGs) and emphasized the pivotal role of bank linkages in the empowerment and financial inclusion of marginalized communities, particularly those residing in rural areas. Mr. Raghavendra highlighted the importance of fostering connections between SHGs and financial institutions to drive socio-economic progress and enhance the lives of individuals within these communities.

Mr. Naagappa, Senior Branch Manager at Canara Bank, shared valuable insights into his experiences regarding SHG bank linkages, specifically with the DHAN Foundation. He proudly mentioned that his branch held the highest portfolio in Kalanjams compared to other locations in Karnataka. Mr. Naagappa elaborated on the growth trajectory of Kalanjiam SHGs, illustrating how they've actively facilitated members' journey out of poverty. Acknowledging DHAN Foundation's pivotal role as a bridge between members and

banks he shed light on the various benefits that banks offer to SHGs, such as favorable interest rates, Cash Credit (CC) utilization, and access to government schemes.

Dr. A Madhan Kumar, Programme Leader at DHAN Foundation, engaged in interactive discussions with the participants, emphasizing the imperative need for the proper utilization of Cash Credit Loans. His insights underscored the necessity of utilizing these loans effectively to amplify their impact on SHGs and their members.

Mrs. Aruna Kumari, Branch Manager at SBI Kanakapura Branch, commended the exemplary services rendered by the DHAN Foundation. She expressed SBI's commitment to maintaining a cordial relationship with the Foundation, praising their efforts in achieving a zero Non-Performing Asset (NPA) status and limited defaulters. Mrs. Aruna Kumari highlighted key strategies discussed during the seminar, including the transition from term loans to Cash Credit facilities, optimization of CC loan usage, enhancing savings to foster effective linkages with banks, digitalization of groups and members, initiation of the Business Correspondent (BC) and Business Facilitator (BF) model, mobilization of Corporate Social Responsibility (CSR) initiatives from concerned branches for member development, negotiations with banks for reducing interest rates and processing charges, and advocating for a single-bank approach to bolster portfolio growth and secure expedited services.

These discussions culminated in a series of declarations made during the workshops, outlining critical steps and strategies to be adopted.

This included a concerted effort to shift from term loans to CC loans, harnessing digitalization for improved operational efficiency, and advocating for reduced interest rates and charges. The emphasis was on leveraging savings to foster robust linkages with banks, implementing BC and BF models for effective outreach, and mobilizing CSR initiatives to fuel member development.

The seminar brought forth valuable insights and strategies to enhance the synergy between SHGs and banks for sustainable socio-economic development. The interactive sessions, shared experiences, and strategies outlined underscored the importance of collaborative efforts in empowering marginalized communities and fostering financial inclusion. The proceedings concluded with a strong commitment from all participants to implement these strategies for the betterment of SHGs and their members.

Proceedings of the Closing Ceremony - Bengaluru Symposium 2023

The closing ceremony of the Bengaluru Symposium 2023 was compered by Mr. Raghavendra, Senior Project Executive at DHAN Foundation, who served as the anchor. Mr. Shankar Prasad extended a warm welcome to all the dignitaries and shared a comprehensive overview of the two-day convention and seminars held during the event.

The esteemed panel of dignitaries included Mr. A. Gurunathan, Director of The DHAN Academy; Mr. N. Venkatesan, Programme Leader at DHAN Foundation; Smt. Hemalatha Suham, President of the Madhugiri Location in Tumkur Region; Smt Pramila from Mysore Region; Smt Latha from Ramanagara Region;

Mr. Narayan Swamy, President of the Malur Federation, who graced the valedictory as special guests. To encapsulate the essence of the location's best practices, a video presentation highlighting these practices and a concise video summarizing the symposium's proceedings over the two days were screened by Mr. Sasidaran, CDC of DHAN Foundation.

Mr. Gajanan Hegde shared two significant convention declarations. The focus areas encompassed Corporate-Community Partnership, setting goals to uplift the impoverished to the Most Optimum Point (MOP), encouraging higher education, implementing livelihood loans, and appointing champions dedicated to poverty reduction.

In subsequent presentations, Mr. Hussain, Senior Project Executive at DHAN Foundation, outlined declarations from the Local Food System Workshops. These declarations emphasized preferences for traditional food practices, organic farming, vermicomposting, adolescent health interventions to ensure balanced nutrition for enhancing the Health Potential (HP) levels in adolescent girls, and ensuring 100% enrollment of members in Nallam. Further, the declarations highlighted initiatives targeting antenatal and postnatal mothers, sanitation efforts, health camps in collaboration with local Primary Health Centers (PHC), and Memorandums of Understanding (MOUs) with hospitals, shared as part of the SUHAM Workshop.

Mr. Shankarayya, Senior Project Executive at DHAN Foundation, presented declarations aimed at enhancing soil fertility, water management, collaboration with KVK,

Promoting organic farming, accessing government facilities and schemes, collaborating with line departments, providing agro-advisory services, and establishing farm field schools.

Following this, Mr. Girish, Senior Project Executive at DHAN Foundation, shared declarations pertaining to Contextual Financial Literacy. These included inclusive financial literacy initiatives, active enrollment of members, the role of Mitras, fostering banker participation, ensuring SHG bank linkage, facilitating Cash Credit (CC) linkages for all groups, encouraging savings, digitalizing members, analyzing the potential limits of individual groups, encouraging maximum loan limits for members, and alleviating them from external debts with higher interest rates.

Mr. A. Gurunathan, Director of The DHAN Academy, conveyed forward-looking remarks, expressing gratitude to all the regions of Karnataka, dignitaries, and the community for their active participation, contributing to the symposium's success. He emphasized the dissemination of the symposium's information to the grassroots level, suggesting the printing of declarations as booklets to initiate a new social order within families and communities at the group level.

In recognition of exemplary contributions, Mr. Manjunath, Senior Project Executive from Bannur Location in the Mysore Region, received the Best Video Short Presentation Award along with a rolling trophy and a cash prize of Rs. 5000 from Dr. A. Madhan Kumar, Programme Leader at DHAN Foundation.

The ceremony concluded with feedback from various regions—Smt. Pramila from Mysore Region, Smt. Latha from Ramanagara Region, Smt. Hemalatha from Tumkur Region, and Mr. Narayan Swamy from Malur—sharing their positive experiences regarding the symposium. They expressed appreciation for the knowledge-sharing by resource persons, the content of the events, accommodation arrangements, and video documentation.

Mr. Devraj, Senior Programme Associate, extended a vote of thanks to all the dignitaries, participants, DHAN staff, ISEC Campus, and media personnel, concluding the program with the National Anthem.

